

In re:  
Rebecca Clark  
Debtor

Case No. 24-13744-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 31, 2025

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2025:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Rebecca Clark, 443 Bonsall Avenue, Lansdowne, PA 19050-3121  |
| 14937768 | U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683  |
| 14937770 | ++ VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-2089 address filed with court:, Valley National Bank, Attn: Bankruptcy, 1455 Valley Rd, Wayne, NJ 07470-2089 |
| 14937772 | + Weltman, Weinberg & Reis Co., LPA - Philadelphia, Attn: Bankruptcy, 520 Walnut St Suite 1355, Philadelphia, PA 19106-3602  |

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                         | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov                 | Feb 01 2025 00:04:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | EDI: PENNDEPTREV                                   | Feb 01 2025 04:57:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us            | Feb 01 2025 00:04:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| 14937754 | Email/PDF: bncnotices@becket-lee.com               | Feb 01 2025 00:10:41 | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540   |
| 14937755 | EDI: CAPONEAUTO.COM                                | Feb 01 2025 04:57:00 | Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302  |
| 14937757 | EDI: DISCOVER                                      | Feb 01 2025 04:57:00 | Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851   |
| 14937756 | + Email/Text: duffyk@co.delaware.pa.us             | Feb 01 2025 00:04:00 | Delaware County Tax Claim Bureau, 201 W Front St, Media, PA 19063-2768   |
| 14937758 | EDI: IRS.COM                                       | Feb 01 2025 04:57:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346                                     |
| 14937759 | EDI: JPMORGANCHASE                                 | Feb 01 2025 04:57:00 | Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203   |
| 14937760 | + Email/Text: bankruptcydpt@mcmcg.com              | Feb 01 2025 00:04:00 | Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069   |
| 14937762 | Email/Text: NissanBKNotices@nationalbankruptcy.com | Feb 01 2025 00:04:00 | NMAC, Attn: Bankruptcy, PO Box 660366, Dallas, TX 75266-0366   |
| 14937761 | EDI: MAXMSAIDV                                     | Feb 01 2025 04:57:00 | Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635  |
| 14937763 | Email/Text: fesbank@attorneygeneral.gov            |                      |  |

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|          |  |                      |  |
|----------|--|----------------------|--|
|          |  | Feb 01 2025 00:04:00 | Pennsylvania Attorney General, 16th Floor,<br>Strawberry Square, Harrisburg, PA 17120-0001             |
| 14937766 | Email/Text: signed.order@pfwattorneys.com      | Feb 01 2025 00:04:00 | Pressler Felt & Warshaw LLP, 7 Entin Rd,<br>Parsippany, NJ 07054-5020                                  |
| 14937764 | EDI: PENNDEPTREV                               | Feb 01 2025 04:57:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division, 1 Revenue Pl, Harrisburg, PA<br>17129-0001 |
| 14937764 | Email/Text: RVSVCBICNOTICE1@state.pa.us        | Feb 01 2025 00:04:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division, 1 Revenue Pl, Harrisburg, PA<br>17129-0001 |
| 14937765 | ^ MEBN   | Jan 31 2025 23:57:42 | Pennsylvania Office of General Counsel, 333<br>Market St Fl 17, Harrisburg, PA 17101-2210              |
| 14937767 | Email/Text: usapae.bankruptcynotices@usdoj.gov | Feb 01 2025 00:04:00 | U.S. Attorney, Eastern District of Pa., 615<br>Chestnut St Ste 1250, Philadelphia, PA<br>19106-4404    |
| 14937769 | + EDI: LCIUPSTART                              | Feb 01 2025 04:57:00 | Upstart, Attn: Bankruptcy, PO Box 1503, San<br>Carlos, CA 94070-7503                                   |
| 14937771 | ^ MEBN   | Jan 31 2025 23:57:30 | Velocity Investments, LLC, PO Box 788, Belmar,<br>NJ 07719-0788  |

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2025 at the address(es) listed below:

| Name                  | Email Address   |
|-----------------------|---|
| CHRISTINE C. SHUBERT  | christine.shubert@comcast.net J100@ecfcbis.com  |
| MICHAEL A. CIBIK      | on behalf of Debtor Rebecca Clark help@cibiklaw.com<br>noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;<br>cibiklawpc@jubilee bk.net;cibiklaw@recap.email;ecf@casedriver.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov   |

TOTAL: 3

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Rebecca Clark</u>             | Social Security number or ITIN | xxx-xx-6979 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  |                                |             |
| Case number:  | 24-13744-amc                     |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rebecca Clark

1/30/25

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**